

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

RALPH E MILLER JR
ALYCE DIPIETRO-MILLER
Debtor(s)

Case No. 19-17878-DJB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/18/2019.
- 2) The plan was confirmed on 04/23/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/12/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$57,543.50.
- 10) Amount of unsecured claims discharged without full payment: \$304,109.75.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$60,105.78
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$60,105.78

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,126.32
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,126.32

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY	Secured	NA	8,668.16	391.70	0.00	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	NA	1,201.70	1,201.70	531.43	0.00
BANK OF AMERICA	Unsecured	NA	549.28	549.28	242.91	0.00
BANK OF AMERICA	Unsecured	2,208.00	NA	NA	0.00	0.00
BEST BUY	Unsecured	2,411.59	NA	NA	0.00	0.00
BRANCH BANKING & TRUST CO	Secured	NA	20,692.11	20,692.11	0.00	0.00
CABINETS TO GO/SYNCHRONY HOM	Unsecured	1,142.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	NA	3,216.62	3,216.62	1,422.51	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	1,210.53	1,210.53	535.34	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	2,977.64	2,977.64	1,316.83	0.00
CHASE CARD SERVICES	Unsecured	1,530.00	NA	NA	0.00	0.00
CITADEL FEDERAL CREDIT UNION	Unsecured	NA	2,969.81	2,969.81	1,313.36	0.00
CITADEL FEDERAL CREDIT UNION	Unsecured	NA	2,033.21	2,033.21	899.16	0.00
CITIBANK, N.A.	Unsecured	NA	3,369.16	3,369.16	1,489.97	0.00
CITIBANK, N.A.	Unsecured	NA	1,266.58	1,266.58	560.13	0.00
CITIBANK, N.A.	Unsecured	NA	358.27	358.27	158.44	0.00
CITIBANK, N.A.	Unsecured	NA	2,372.59	2,372.59	1,049.25	0.00
CITIBANK, N.A.	Unsecured	NA	588.64	588.64	260.32	0.00
CITIBANK, N.A.	Unsecured	NA	1,822.12	1,822.12	805.81	0.00
CITIBANK, N.A.	Unsecured	NA	2,104.27	2,104.27	930.58	0.00
CITIBANK, N.A.	Unsecured	NA	747.01	747.01	330.35	0.00
CITIBANK, N.A.	Unsecured	NA	364.15	364.15	161.04	0.00
COMENITY DSW	Unsecured	2,702.50	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	NA	1,296.63	1,296.63	573.42	0.00
DISCOVER BANK	Unsecured	NA	914.81	914.81	404.56	0.00
DISCOVER BANK	Unsecured	NA	896.93	896.93	396.66	0.00
FEDLOAN SERVICING	Unsecured	132,842.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	2,886.48	2,886.48	1,276.51	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	4,989.41	4,989.41	2,206.51	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	5,957.27	5,957.27	2,634.53	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	1,142.00	1,142.00	505.04	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	3,495.00	3,495.00	1,545.62	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	507.60	507.60	224.48	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	403.78	403.78	178.56	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	229.14	229.14	101.33	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	292.58	292.58	129.39	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	328.81	328.81	145.41	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	454.66	454.66	201.07	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	2,343.99	2,343.99	1,036.60	0.00
JPMORGAN CHASE BANK, N.A. S/B/M	Unsecured	NA	8,524.24	8,524.24	3,769.74	0.00
JPMORGAN CHASE BANK, N.A. S/B/M	Unsecured	NA	5,199.60	5,199.60	2,299.46	0.00
JPMORGAN CHASE BANK, N.A. S/B/M	Unsecured	NA	3,804.32	3,804.32	1,682.41	0.00
LVNV FUNDING	Unsecured	NA	12,477.79	12,477.79	5,518.15	0.00
M&T MORTGAGE CORP.	Secured	NA	158,126.10	869.02	869.02	0.00
MERRICK BANK	Unsecured	NA	5,224.98	5,224.98	2,310.68	0.00
NISSAN MOTOR ACCEPTANCE CORP	Unsecured	NA	468.71	468.71	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	NA	12,208.32	12,208.32	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	591.11	591.11	261.41	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	3,246.11	3,246.11	1,435.55	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	1,252.71	1,252.71	553.99	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	356.15	356.15	157.50	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	2,762.17	2,762.17	1,221.54	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	4,655.56	4,655.56	2,058.87	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	2,903.44	2,903.44	1,284.01	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	487.99	487.99	215.80	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	1,466.79	1,466.79	648.67	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	2,115.76	2,115.76	935.67	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	2,878.44	2,878.44	1,272.95	0.00
SIMON'S AGENCY, INC. -CROZER	Unsecured	77.00	NA	NA	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	NA	190.06	190.06	84.06	0.00
SYNCHRONY BANK/CARE CREDIT	Unsecured	2,092.00	NA	NA	0.00	0.00
TARGET	Unsecured	979.00	NA	NA	0.00	0.00
TD BANK USA N.A.	Unsecured	NA	1,031.64	1,031.64	456.23	0.00
TD RETAIL CARD SERVICES C/O	Unsecured	NA	3,112.86	3,112.86	1,376.63	0.00
USDOE/GLELSI	Unsecured	93,195.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$869.02	\$869.02	\$0.00
Debt Secured by Vehicle	\$33,292.13	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$34,161.15	\$869.02	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$116,041.10	\$51,110.44	\$0.00

Disbursements:		
Expenses of Administration	<u>\$8,126.32</u>	
Disbursements to Creditors	<u>\$51,979.46</u>	
TOTAL DISBURSEMENTS :		<u>\$60,105.78</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/15/2025

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.